

Kearny Financial Corp.  
Form 8-K  
November 14, 2008

**UNITED STATES**

**SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

**FORM 8-K**

**CURRENT REPORT**

**Pursuant to Section 13 or 15(d) of  
the Securities Exchange Act of 1934**

Date of Report (Date of earliest event reported)

**November 14, 2008**

**KEARNY FINANCIAL CORP.**

(Exact name of registrant as specified in its charter)

**United States**  
(State or other jurisdiction  
of incorporation)

**0-51093**  
(Commission  
File Number)

**22-3803741**  
(IRS Employer  
Identification No.)

**120 Passaic Avenue, Fairfield, New Jersey**  
(Address of principal executive offices)

**07004**  
(Zip Code)

Registrant's telephone number, including area code:

**(973) 244-4500**

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### **Not Applicable**

(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions (see General Instruction A.2. below):

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
  - Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
  - Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
  - Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c)).
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**INFORMATION TO BE INCLUDED IN REPORT**

**Item 8.01 Other Events**

On November 14, 2008, the Registrant issued a press release concerning its decision to not participate in the TARP Capital Purchase Program. A copy of the press release is furnished with this Form 8-K as Exhibit 99.1.

**Item 9.01 Financial Statements and Exhibits**

(d) Exhibits. The following exhibits are furnished with this report.

Exhibit 99.1 -- Press Release dated November 14, 2008.

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this Report to be signed on its behalf by the undersigned hereunto duly authorized.

**KEARNY FINANCIAL CORP.**

Date: November 14, 2008

By: /s/ Craig L. Montanaro  
Craig L. Montanaro

Senior Vice President and Director

of Strategic Planning